



Order Filed on June 9, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
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In Re:

CLAY AND VARSHAY WILLIAMS

Case No.: 20-12945

Adv. No.:

Judge: Vincent Papalia

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through 2 is
hereby **ORDERED**.

DATED: June 9, 2020



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page 2 Case # 20-12945 Clay and Varshay Williams Order to Approve Loan Modification

The Debtors, Clay and Varshay Williams having moved this Court for an Order approving a Loan Modification Agreement regarding the first mortgage held by Kondaur Capital Corporation against the Debtors' residence and all creditors and the Chapter 13 trustee having been given more than thirty (30) days notice by mail of the proposed Loan Modification, and no one having appeared in opposition thereto, and it appearing that the said settlement is proper and in the best interest of the estate, on motion of the debtor herein, it is after presentment of this Order

ORDERED, the debtor will provide for the filing of an Amended J within seven (7) days of the signed Order Approving the Loan Modification.

ORDERED, that the debtor herein, be hereby is authorized to enter into the Loan Modification as set forth in the application in support thereof.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Clay Williams
Varshay Williams
Debtors

Case No. 20-12945-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2020.

db/jdb +Clay Williams, Varshay Williams, 94 Smith Street, Irvington, NJ 07111-2023

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2020 at the address(es) listed below:

Brian S Fairman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC A DELAWARE LIMITED LIABILITY COMPANY bkecfinbox@aldridgepite.com, BSF@ecf.courtdrive.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Michelle Labayen on behalf of Joint Debtor Varshay Williams michelle@labayenlaw.com, silvia@labayenlaw.com; giovanna@labayenlaw.com
Michelle Labayen on behalf of Debtor Clay Williams michelle@labayenlaw.com, silvia@labayenlaw.com; giovanna@labayenlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6